

Exhibit B

EVIDENCE OF WIND INSURANCE (EOI)			
Agency Seattle Specialty Insurance Services, Inc. PO Box 25317 Santa Ana, CA 92799-5317 CA License: OC94228		Company Illinois Union Insurance Company	
		EOI Number K6016536	
		EOI Effective Date (mm/dd/yyyy) 10/12/2011	EOI Expiration Date (mm/dd/yyyy) 10/12/2012
Borrower DAVID HOLMES 305 GOLF RD WEST PALM BEACH, FL 33407-5509 Co-Borrower		Master Policy Number 0565-4610	
		Description of Insured Property 305 GOLF RD WEST PALM BEACH FL 33407	
Coverages and Limits of Liability Described Dwelling/Building \$26,925.01		Other Structures 10% of Described Dwelling/Building Amount	
Deductibles Residential and Mobile Homes Windstorm & Hail \$2,000 or 2% of Described Dwelling/Building Amount, whichever is greater Commercial If Occupied Windstorm & Hail \$5,000 or 5% of Described Dwelling/Building Amount, whichever is greater If Vacant Windstorm & Hail \$10,000 or 5% of Described Dwelling/Building Amount, whichever is greater		Type of Coverage Type of Property WIND RESIDENTIAL Insured Lender Name & Address Bank of America, N.A. ("Bank of America") P O BOX 961291 FORT WORTH, TX 76161-0291 Customer Service Department: 1.866.908.3954 Lender Loan Number 5051-0000-68011031017999 Premium \$875.00 Other Surplus Lines Taxes &/or Fees: IPC TAX \$43.75 SERVICE FEE \$0.88 CPIC EMERGENCY ASSESSMENT \$12.25 FHCF ASSESSMENT \$11.38 Total \$943.26	
Other Fees:			
<p>THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE OF WIND INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE MASTER POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY, THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.</p> <p>ANY CLAIMS ON PROPERTIES INSURED FOR THE CURRENT PRINCIPAL LIMIT ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW, OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.</p> <p>THE PREMIUM FOR THIS COVERAGE IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS COVERAGE MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.</p> <p>PLEASE CALL (800) 528-8497 TO REPORT A WIND OR HAIL CLAIM.</p>			